

EXHIBIT 43

RESEARCH DEGREES PROGRAMME
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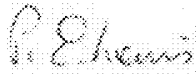
1st November 2001


To whom it may concern

OMAR AHMED AL-BAYOUMI
Student University No: 009966973

I confirm that Omar Al-Bayoumi is registered as a full-time overseas research student in Aston Business School, Aston University. He joined the Research Degrees Programme in October 2000. As a full-time international student he is eligible for council tax exemption.

Please do not hesitate to contact me if you require any further information.


Professor Stephen O'Keefe
Director, Research Degrees Programme

A circular stamp from Aston University. The outer ring contains the text 'ASTON UNIVERSITY'. The inner ring contains the text 'RESEARCH DEGREES PROGRAMME'. In the center, there is a date stamp 'NOV 2001'.